



Senior citizens face hard times

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GET a second job, open a stall and walk more – some of the inflation-coping measures recommended by the Government for low-income earners may be effective, unless you are old and weak.

In fact, for the majority of senior citizens in the country (aged 60 and over), the recommendations may be near impossible to do.

As retired teacher Peter Ovinis, 69, points out, "Many are frail and weak; even walking out of their house is difficult, so how can they walk around or go out and work?"

Since the petrol price hike was implemented last month, its knock-on effects, particularly the spiralling prices of groceries and transport, have hit almost everyone hard.

While the Government has come up with various schemes to ease the financial pain of the common folk, one group that may need more help is the senior citizens.

According to the Malaysian Census, in 2007, some 1.8 million (7%) Malaysians are aged 60 or over, and this figure is projected to rise to 3.6 million (11%) in 2020.

More than 300,000 receive a pension from the Government while others are living off their Employees Provident Fund (EPF) payout, savings, property rentals, small businesses and contribution from their children.

However, with the rising inflation rate, many have discovered that the real value of their savings and income has diminished significantly. Monthly expenses have gone up, thus eating into savings and bursting budgets.

For government pensioners, who are drawing about 50% of their old salary, coping in the current economic climate can be even more trying.

Clerical and support staff, says Ovinis, suffer the most as they were paid from RM300 to 600 a month. "Their pension will come up to RM150 to RM300 per month. And that is not enough to survive on today."

Hence, many were elated to receive a pension hike when the Government raised the salary of the civil service. In May this year, they received more goodies when the Government announced that it is recalculating pension payment based on a maximum of 30 years of service, up from 25 years.

Scheduled to take effect from January 2009, this will give retirees another increase in their pension.

However, their joy was short-lived when the fuel hike was announced a month later. "Many pensioners welcomed the first raise with the soaring prices of things but we only had a few months to enjoy it. Now with the fuel price hike, many will need extra money to cope. They will not be able to wait until next January," he laments.

It is even worse for those with young and



Painful process: Queuing at government hospitals is tough on old people but many cannot afford to go to private hospitals.

school-going children.

Pensioner Zainal Ariffin, 60, for one, has been struggling in the past year to put food on the table for his family of six, which includes his 80-year-old mother, 53-year-old wife, three school-going children and a daughter in university.

"I married late, so my children are still going to school while my oldest is doing her degree in Universiti Putra Malaysia. Although she gets a scholarship, she still needs help with some extra expenditure. I am not ashamed to admit that it is getting hard to provide for my family," he says.

Zainal confides that he has been looking for work to supplement his pension but not

many people are eager to hire retirees while migrant workers are doing most of the non-skilled jobs. To ease the pressure off him as the sole breadwinner of the family, he says, his wife has started a *kuih* stall.

"I receive a meagre monthly pension and after paying all my bills, I am left with less than RM500. I have to stretch every ringgit for my family, so my wife decided to help out," he says.

Norina Abdullah, 58, who is receiving a derivative pension of about RM1,400 a month after her husband passed away more than eight years ago, says that her pension was enough for her and her two young sons to live on but now that her health is worsening,

it is becoming a bit of a struggle.

"Although we get free treatment and consultation at the government hospital, we have to pay for our medication ourselves. The price of medicine has gone up," says Norina who is suffering from diabetes and high blood pressure.

Although pensioners with specific ailments can get a reimbursement for medication that are not available in government hospitals, the process takes at least three months.

Under the current system, says Norina, pensioners have to forward their claims to the Public Services Department in Putrajaya, supported by the specialist's prescription, another letter of recommendation from the same specialist, the original cash bill from the pharmacy, copies of pensioner's card and identity card.

"The process is too much of a hassle, and the refund is slow. Many pensioners find it difficult to cope due to the delay in getting refunds," she says.

Ovinis agrees, saying that the queues at government hospitals are also long, and are set to be longer with the current economic climate.

"Queuing is a painful thing for old people but many cannot afford to go to private hospitals," he shares, before stressing that the solution is really simple.

"Actually, all we need are small changes. For example, what would really help is for the hospitals to create an express lane for pensioners and senior citizens. Or they can have attendants ready with wheelchairs to help the senior citizens who are too weak to walk. Is that too much to ask after we have served the public for more than 30 years?" he asks.

Less mobility

Norina, who is living in Ipoh, says in addition to the soaring medical bill, her cab fares to the hospital and pharmacy have also gone up since the petrol hike.

"I have to go to the hospital twice a month and these trips are getting more and more expensive. Although the government has assured that taxi fares would not be affected, it is a different story outside Kuala Lumpur. In Ipoh, taxi fares have gone up by RM3. It is difficult to blame them though because many are using petrol, as (natural) gas is hard to get outside KL. Getting a bus is difficult for old people like me because the bus service here is bad," she says.

Ovinis opines that the public transport is not senior citizen-friendly in the capital.

"It's true that in KL the public transport service is better but it is still not old-people friendly. To get to the bus stops, you usually need to walk far and cross the busy roads or

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Looking at suitable employment for retirees

MANY agree that senior citizens can still contribute to the workforce after retirement.

According to Assoc Prof Dr Tengku Aizan Hamid, director of Universiti Putra Malaysia's Gerontology Institute, physically and mentally fit retirees and pensioners should be given job opportunities, depending on the job scope, experience and suitability.

One area that could benefit from this "ready-made" workforce is the service industry.

"Non-labour intensive jobs, such as the service industry would be appropriate for retirees. We can take advantage of their extensive experience and understanding of the local language, culture and religion," she notes.

She believes that local retirees could perform some of the jobs



Dr Tengku Aizan: 'Their experience would be valuable'

currently held by migrant workers. With their experience and maturity, they are a valuable resource for the workforce, she says.

"Retirees still have a lot to offer. With their skills and experience, it is a waste not to tap into them as a manpower resource for the job market," she says.

However, she highlighted, it is important to remember that the retirees are a diversified group and cannot be asked to fill in all the gaps in the job market.

It would be dangerous to pigeon-hole the retirees based on stereotypical assumptions, she cautioned.

Other jobs that would be good for an older workforce include information services, tourism, management and consultancy.

"Their experience would be valuable to help new enterprises and businesses to jump start. In fact all jobs are suitable for them as long as they can fit into the system," opines Dr Tengku Aizan.

Pensioner Zainal Ariffin, 60, shares many retirees and pensioners would like to earn some extra income but there were limited job opportunities for them.

"They can work at administrative or management level or even take care of lifts at offices.

"A job will help retirees and pensioners supplement their pensions or their savings," he says.

Penang Senior Citizens Association president Lawrence Cheah said earlier that the Government and private sector should make use of the expertise of retirees and pensioners.

"In Malaysia, employers are reluctant to hire retirees unlike in Western countries where they are employed for their expertise.

"The misconception here is that they would be too old (to work)

and should stay at home. If they are still healthy, capable and interested in working, they should be employed," Cheah said.

He said retirees or pensioners in Singapore were retrained in their field of expertise before rejoining the work force while in Cambodia, retired traditional artists or sculptors in an academy of arts trained people who were maimed or jobless.

Dr Tengku Aizan concurs, "The investment in the retraining, life-long education and learning will enable many retirees to participate in the new K-based economy.

"It is also important to remember that the role of retirees in the formal and informal sector can be expanded as some of them are highly educated professionals in their fields."

Cutting costs affects quality of life for elderly

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climb the overhead pedestrian walkways. This is difficult for old people who cannot walk fast or have the strength to climb stairs.

"Once on the bus you get pushed around because the buses are usually over-crowded. And then, not many people will give up their seats for the elderly, so you have to stand, and when the bus brakes, you fall or stumble," he says, adding that public transport can still be expensive for some pensioners. The Government should provide discounts or free rides for pensioners and senior citizens, he stresses.

Still, he adds, many retirees who are able or can afford do drive their own cars.

"A full tank for my car used to be around RM55 to RM60, now it is about RM90. Now, I still put in RM60 but it only lasts about three-and-a-half days. Driving is no longer a pleasure; I've become more calculative," he says.

These days, Ovinis, who lives in Old Klang Road, only leaves his home when it is absolutely necessary, cutting down on leisure and recreation. However, like many urban folk, Ovinis helps out with his grandchildren, which requires him to commute daily from his home to Sri Damansara.

"I still drive out every day because I am helping my daughter to pick up her children from school while she is at work. I have been forced to reschedule their pick-up time though to save petrol.

"My two youngest grandchildren finish kindergarten earlier than their sister at primary school but because picking them up first would require me to backtrack quite far, I now pick up their sister first before heading off to the kindergarten to pick them up and send them home.

"So, the victims of the petrol hike are the little children who now have to wait an hour after they finish school before they are taken

home," he says.

Ovinis feels that the quality of his family life has been affected since the fuel price hike.

"It's not just about cutting down on your groceries. I used to go to Seremban to see my children every fortnight, and to Johor Baru to visit my mother, now I think twice before doing that," he says.

Similarly, Norina shares that her children have cut down their trips home to visit her due to the high petrol price.

"I get upset when I think about it but I know that I am still luckier than some pensioners who barely have enough to survive on," she says.



Ovinis: 'Victims of the fuel price hike are my little grandchildren'